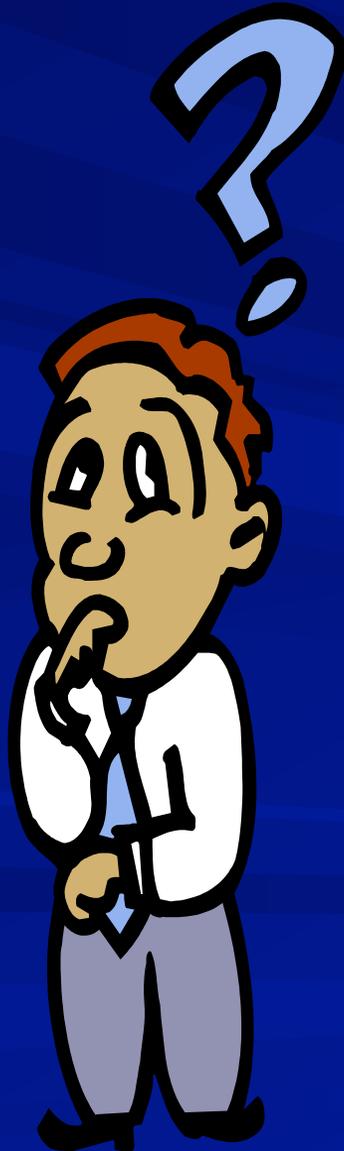


# Singapore Business – January 1998

To financial planner Benny Ong, biblical character Noah was “one of the wisest investors who had ever existed.”

Noah, recounts Mr Ong of Life Planning Associates, was the only person who took God’s warning of a great flood to heart. “It took him years to build the ark. (The flood) was a worldwide crash....But Noah floated his stock at a time when the whole world went into liquidation.”

# Why Save & Invest (Fulfilling Stewardship Mandate of God)



- ✓ To meet personal & family needs  
(1 Timothy 5:8)
- ✓ To meet future needs  
(Proverbs 21:5)
- ✓ To meet the needs of others  
(Ephesians 4:28)

# 4 Levels of Spending

- **Beyond Your Means**
- **Within Your Means**
- **Below Your Means**
- **As If You Have No Means**



# Revelation

## Revelation 2:9

<sup>9</sup> I know your afflictions and your poverty – yet you are rich!

## Revelation 3:15-17

<sup>15</sup> I know your deeds, that you are neither cold nor hot. I wish you were either one or the other! <sup>16</sup> So, because you are lukewarm – neither hot nor cold – I am about to spit you out of my mouth. <sup>17</sup> You say, “I am rich; I have acquired wealth and do not need a thing.” But you do not realise that you are wretched, pitiful, poor, blind and naked.

## **Canadian doctors: cancel our pay rise and spend money elsewhere**

**“Doctors in Quebec say negotiated pay rises are ‘shocking’ given ‘draconian cuts’ to other parts of province’s healthcare system  
Nearly 800 doctors and medical residents in the Canadian province of Quebec have signed a letter protesting against plans to raise their pay, arguing that the funds would be better spent on other areas of the province’s beleaguered healthcare system**

**“We, Quebec doctors, are asking that the salary increases granted to physicians be cancelled and that the resources of the system be better distributed for the good of healthcare workers,”**

**So far, it has attracted 789 signatures of support, from GPs, specialists, residents and medical students. It has attracted attention around the world.**

**The letter says recent pay raises negotiated by their professional associations as “shocking”, given the “draconian cuts” that have left nurses, orderlies and others overworked and underpaid, as well as led to a widespread lack of services for patients.**

# Are You Truly Rich?

<b>Truly Rich</b>	<b>Worldly Rich</b>
<b>Knows that money is not his until he uses it</b>	<b>Thinks that money is not his unless he keeps most of it</b>
<b>Makes life easier for others</b>	<b>Makes things difficult for others</b>
<b>Knows how to be a person of value</b>	<b>Cares only about his success</b>
<b>Uses things and loves people</b>	<b>Loves things and uses people</b>
<b>Knows his eternal destiny</b>	<b>Is concerned only about his earthly journey</b>